



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Michigan: The Cost of Inaction

Michigan Families Suffer

Michigan insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,010.
- ✓ In 2006, the same family health insurance cost \$11,452.
- ✓ By 2016, the same insurance is projected to cost \$26,180, a 129 percent increase over 2006, which will consume 52.4 percent of projected Michigan median family income.

More uninsured Michiganders

- ✓ Every day, 620 Michiganders lose their health insurance.
- ✓ During the last two years, 2,472,000 Michiganders under age 65 went without health insurance for some time, which is 28.8 percent of the under 65 population.
- ✓ In 2007, 1,096,821 Michiganders under age 65 were uninsured for the entire year, which is 12.4 percent of the under 65 population.

Michiganders pay higher premiums due to the uninsured

- ✓ Michigan families pay a “hidden tax” of \$900 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Michigan have a combined market share of 73 percent.

Michigan Businesses Suffer

Fewer Michiganders have health coverage at work

- ✓ In 2002, 70.8 percent of Michiganders under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 67 percent of Michiganders had coverage through their employer.

Fewer Michigan small businesses offer health coverage

- ✓ In 2000, 54.2 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 40.9 percent of small businesses offered health benefits.

Michigan Economy Suffers

Health care spending climbs

- ✓ In 2004, Michigan spent \$51 billion on health care.
- ✓ This spending level represents \$5,058 per capita, and is 13.5 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Michigan economy will lose \$3.3 billion - \$6.5 billion due to the shorter lives and poorer health of the uninsured.